

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A method of offering account based services comprising:  
providing a baseline offer for a first account based service;  
receiving a first preference indicator signal;  
adjusting the baseline offer so as to form a first modified offer based upon the first preference indicator signal;  
adjusting the first account based service so as to form a second account based service based upon the first preference indicator signal; and  
providing the first modified offer for the second account based service;  
wherein the baseline offer includes at least one benefit from an entity other than the account issuer.
2. (original) The method of claim 1 further comprising:  
receiving a second preference indicator signal;  
adjusting the first modified offer so as to form a second modified offer based upon the second preference indicator signal;  
adjusting the second account based service so as to form a third account based service based upon the second preference indicator signal; and  
providing the second modified offer for the third account based service.
3. (original) The method of claim 1 further comprising:  
providing a list of available preference indicator choices along with providing the baseline offer.

4. (original) The method of claim 1 further comprising:  
providing a list of available preference indicator choices along with providing the first modified offer.
5. (original) The method of claim 3 further comprising:  
selecting the list of available preference indicator choices from a universe of possible preference indicators.
6. (original) The method of claim 3 further comprising:  
receiving personal information; and  
determining a qualification based on the personal information.
7. (original) The method of claim 6 further comprising:  
using the qualification to select the list of available preference indicator choices from the universe of all possible preference indicator choices.
8. (original) The method of claim 6 further comprising:  
using the qualification to form the baseline offer.
9. (original) The method of claim 6 further comprising not providing the baseline offer dependent upon the qualification.
10. (original) The method of claim 6 wherein the qualification is a credit line.
11. (original) The method of claim 1 wherein the first and second account based services relate to a credit card account.
12. (original) The method of claim 1 wherein the first and second account based services relate to an insurance account.

13. (original) The method of claim 1 wherein the first and second account based services relate to a telecommunications account.

14. (currently amended) A computer system comprising a first computer wherein the first computer comprises:

a firewall module for determining security parameters;

an applicant module for collecting data;

a checker module for determining worthiness parameters in real time in conjunction with a credit rating entity external to the computer system; and

an account services building module for receiving preference indicator signals indicative of features associated with an account-based service.

15. (original) The computer system of claim 14 further comprising a network coupled to the first computer.

16. (original) The computer system of claim 15 further comprising a second computer coupled to the network.

17. (original) The computer system of claim 15 wherein the network includes the World Wide Web.

18. (currently amended) A method of offering account based services comprising: providing a baseline offer for a first account based service, wherein the baseline offer includes at least one benefit from an entity other than the account issuer; providing a list of available features; receiving a first preference indicator signal associated with a first feature from the available features;

adjusting the baseline offer so as to form a first modified offer based upon the first preference indicator signal;

adjusting the first account based service so as to form a second account based service by combining the first feature onto the first account based service so as to form the second account based service; and

providing the first modified offer for the second account based service.

19. (original) The method of claim 18 further comprising:

receiving a second preference indicator signal associated with a second feature from the available features ;

adjusting the first modified offer so as to form a second modified offer based upon the second preference indicator signal;

adjusting the second account based service so as to form a third account based service by combining the second feature onto the second account based service so as to form the third account based service; and

providing the second modified offer for the third account based service.

20. (original) The method of claim 18 further comprising:

receiving a second preference indicator signal associated with a second feature from the available features ;

adjusting the first modified offer so as to form a second modified offer based upon the second preference indicator signal;

adjusting the second account based service so as to form a third account based service by deleting the first feature from the second account based service and by combining the second feature onto the second account based service so as to form the third account based service; and

providing the second modified offer for the third account based service.

21. (original) The method of claim 18 wherein the adjusting of the first account based service so as to form a second account based service further comprises:

combining a second feature onto the first account based service so as to form the second account based service.